

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jose Bazil
Debtor

Case No. 23-02918-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jan 02, 2024

User: AutoDocke
Form ID: 3091

Page 1 of 2
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 04, 2024:

Recip ID	Recipient Name and Address
db	+ Jose Bazil, 202 Lookout Drive, Albrightsville, PA 18210-7759
5586727	+ Alejandra Rivero Bazil, 702 Sterling Ridge Drive, Augusta, GA 30909-6466
5586730	+ Berkheimer Tax, 50 N 7th Street, Bangor, PA 18013-1795
5586732	+ Dep't of Education/ Aidvantage, 1891 Metro Center Drive, Reston, VA 20190-5287
5586738	Nationstar DBA Mr Cooper, PO Box 199111, Dallas, TX 75235

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: zac@jzacchristman.com	Jan 02 2024 19:23:00	J. Zac Christman, J. Zac Christman, Esquire, 556 Main Street, Suite 12, Stroudsburg, PA 18360
tr	Email/Text: info@pamd13trustee.com	Jan 02 2024 19:23:00	Jack N Zaharopoulos, Standing Chapter 13, (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: ustpregion03.ha.ecf@usdoj.gov	Jan 02 2024 19:23:00	United States Trustee, US Courthouse, 1501 N. 6th St, Harrisburg, PA 17102-1104
5586729	+ EDI: CINGMIDLAND.COM	Jan 03 2024 00:22:00	AT&T, 1025 Lenox Park Blvd., Atlanta, GA 30319-5309
5586728	+ Email/PDF: bncnotices@becket-lee.com	Jan 02 2024 19:33:20	American Express, PO Box 981537, El Paso, TX 79998-1537
5586731	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 02 2024 19:22:43	Credit One Bank, 6801 S. Cimarron Road, Las Vegas, NV 89113-2273
5586733	+ EDI: BLUESTEM	Jan 03 2024 00:22:00	Fingerhut/Webbank, 6250 Ridgewood Road, St. Cloud, MN 56303-0820
5586734	Email/Text: collections@indianmountainlake.com	Jan 02 2024 19:23:00	Indian Mt. Lake Civic Assoc., Inc., 95 Highbridge Road, Albrightsville, PA 18210-7771
5586735	EDI: IRS.COM	Jan 03 2024 00:21:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia PA 19101-7346
5586736	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 02 2024 19:22:43	LVNV Funding, LLC, 55 Beattie Place, Greenville, SC 29601-5115
5586737	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 02 2024 19:23:00	Midland Credit Mgt., 350 Camino Del La Reina, Suite 100, San Diego, CA 92108-3007
5586739	^ MEBN	Jan 02 2024 19:17:11	Northstar Location Services, LLC, 4285 Genesee Street, Cheektowaga, NY 14225-1943
5586740	+ EDI: AGFINANCE.COM	Jan 03 2024 00:21:00	OneMain, 100 International Drive, 15th Floor, Baltimore, MD 21202-4784
5586742	EDI: PRA.COM		

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5586741	+ Email/Text: blegal@phfa.org	Jan 03 2024 00:22:00	Portfolio Recovery Associates, 120 Corporate Blvd., Ste 100, Norfolk, VA 23502
5586744	Email/Text: legalservices12@snaponcredit.com	Jan 02 2024 19:23:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
5586743	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 02 2024 19:23:00	Snap On Credit LLC, 950 Technology Way Suite 301, Libertyville IL 60048
5586745	+ EDI: LCITDAUTO	Jan 02 2024 19:23:00	Select Portfolio Servicing Inc, 3217 S. Decker Lake Drive, Salt Lake City, UT 84119-3284
5586746	+ EDI: LCIUPSTART	Jan 03 2024 00:21:00	TD Bank, NA, 200 Carolina Point Parkway, Greenville, SC 29607-5766
		Jan 03 2024 00:21:00	Upstart/Finwise, 2950 South Delaware Street, San Mateo, CA 94403-2577

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 04, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 2, 2024 at the address(es) listed below:

Name	Email Address
J. Zac Christman	on behalf of Debtor 1 Jose Bazil zac@jzacchristman.com office@fisherchristman.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:Debtor 1: Jose Bazil

First Name Middle Name Last Name

Social Security number or ITIN: xxx-xx-0942

EIN: --_-----

Debtor 2:

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN: -----

EIN: --_-----

United States Bankruptcy Court: Middle District of Pennsylvania

Date case filed for chapter: 13 12/30/23

Case number: 5:23-bk-02918-MJC

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

04/19/21

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jose Bazil	
2. All other names used in the last 8 years		
3. Address	202 Lookout Drive Albrightsville, PA 18210	
4. Debtor's attorney Name and address	J. Zac Christman J. Zac Christman, Esquire 556 Main Street, Suite 12 Stroudsburg, PA 18360	Contact phone 570-234-3960 Email: zac@zacchristman.com
5. Bankruptcy trustee Name and address	Jack N Zaharopoulos Standing Chapter 13 (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717-566-6097 Email: info@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov .	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: 1/2/24

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Date: January 29, 2024 at 11:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: Meeting held by Zoom, visit join.zoom.us , Enter Meeting ID 890 248 6951, Click on Join using passcode 9568534732, or call 1-267-552-4885 For additional meeting information go to https://www.uscourts.gov/ust/moc
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> Deadline to file a complaint to challenge dischargeability of certain debts: Filing deadline: 3/29/24 </div> <div> You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 3/9/24 </div> <div> Deadline for governmental units to file a proof of claim: Filing deadline: 6/27/24 </div> <hr/> <div> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. </div> <hr/> <div> Deadline to object to exemptions: Filing deadline: 30 days after the conclusion of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div>	
9. Filing of plan	The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	